Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF VIRGINIA	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Killen First name E Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Burgess Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7541	

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Case number (if known)

Debtor 1 Killen E Burgess

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 200 Maple Court, Apt. 302 Fredericksburg, VA 22401 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Fredericksburg Cit County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Killen E Burgess

'ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under		Chapter 7				
			Chapter 11				
			Chapter 12				
			Chapter 13				
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for rourself, you may pay with cash, cashier's checalf, your attorney may pay with a credit card o	k, or money
					tallments. If you choose this opt to (Official Form 103A).	on, sign and attach the Application for Individu	als to Pay
			I request that but is not requapplies to you	t my fee be wa uired to, waive y ur family size ar	aived (You may request this option your fee, and may do so only if your fee unable to pay the fee	on only if you are filing for Chapter 7. By law, a our income is less than 150% of the official pov in installments). If you choose this option, you icial Form 103B) and file it with your petition.	verty line that
	Harris and Classification						
€.	Have you filed for bankruptcy within the last 8 years?	■ N					
	lust o yours.		District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ N	0				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ N	o. Go to li	ne 12.			
		ПΥ	es. Has yo	ur landlord obta	ained an eviction judgment again	st you?	
				No. Go to line	12.		
				Yes. Fill out <i>In</i> this bankruptcy		Judgment Against You (Form 101A) and file it	as part of

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Case number (if known) Debtor 1 Killen E Burgess

art	Report About Any Bu	sinesses	You Own	as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of busi	ness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Number, Street, City, State & ZIP Code			
	it to this petition.		Check	Check the appropriate box to describe your business:			
					ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate ines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure U.S.C. 1116(1)(B).				
		■ No.	I am n	ot filing under Chap	ter 11.		
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am fi	ling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.		
art	4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?			
	public health or safety? Or do you own any property that needs			iate attention is why is it needed?			
	immediate attention?		nccueu,	wily is it liecueu!			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?			
	,			•	Number, Street, City, State & Zip Code		

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Debtor 1 Killen E Burgess

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 54 Case number (if known) Debtor 1 Killen E Burgess **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0.001-100.000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion \$0 - \$50,000 estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Killen E Burgess Signature of Debtor 2 Killen E Burgess Signature of Debtor 1 Executed on March 15, 2019 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Killen E Burgess Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Andrew S. Chen	Date	March 15, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Andrew S. Chen 79562		
Printed name		
Conway Law Group, PC		
Firm name		
12934 Harbor Drive, Suite 107		
Woodbridge, VA 22192		
Number, Street, City, State & ZIP Code		
Contact phone 855-848-3011	Email address	andrew@conwaylegal.com
79562 VA		
Bar number & State		

Certificate Number: 12459-VAE-CC-032404533



CERTIFICATE OF COUNSELING

I CERTIFY that on March 7, 2019, at 9:02 o'clock AM PST, Killen Burgess received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 7, 2019 By: /s/Charity Starks

Name: Charity Starks

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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Fill in	n this information to identify	your case:					
Debte	or 1 Killen E Bur	gess Middle N	lame I	ast Name			
Debte (Spous	or 2 se if, filing) First Name	Middle N	lame l	ast Name			
Unite	ed States Bankruptcy Court for	r the: EASTERN I	DISTRICT OF VIRGIN	IIA			
Case (if know	number wn)		_			☐ Check if this amended fil	
	icial Form 106Su		ilition and Con	tain Statiatia	al lufarmation		
Be as	nmary of Your Ass complete and accurate as p mation. Fill out all of your sc original forms, you must fill	possible. If two mar hedules first; then	rried people are filing complete the information	together, both are	e equally responsible for		rect
Part 1	1: Summarize Your Asset	es					
						Your assets Value of wha	
	Schedule A/B: Property (Off 1a. Copy line 55, Total real es		A/B			\$	0.0
	1b. Copy line 62, Total persor	nal property, from Sc	hedule A/B			\$	7,363.6

		abilities t you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 0.00
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ 0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$ 41,704.3
	Your total liabilities	\$ 41,704.31
rt	3: Summarize Your Income and Expenses	
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ 2,741.00

Schedule J: Your Expenses (Official Form 106J) 2,648.07 Copy your monthly expenses from line 22c of Schedule J.....

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 - □ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 - Yes
- What kind of debt do you have?
 - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8. 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,069.38 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Ous	C 13 01073 1(1(1)	Docume	ent Page 11 of 54	5/10/10 12:01	.02 00	30 IVIAIII
Fill in this info	rmation to identify your					
Debtor 1	Killen E Burgess					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	EASTERN DISTRICT OF	VIRGINIA			
Case number						Check if this is an amended filing
Schedun each category, hink it fits best.	Be as complete and accura ore space is needed, attach	e items. List an asset only o te as possible. If two marrie	nce. If an asset fits in more than d people are filing together, both n. On the top of any additional pa	are equally responsi	ible for supply	ring correct
		ı. Land. or Other Real Estate	You Own or Have an Interest In			
. Do you own o	r have any legal or equitable	,	puilding, land, or similar property	n		
	•	ility vehicles, motorcycle	lle G: Executory Contracts and	onoxpired Eddses.		
3.1 Make:	Jeep	Who has an inter	est in the property? Check one			or exemptions. Put
Model:	Compass	■ Debtor 1 only	oot in the property. Once one			aims on Schedule D: Secured by Property.
Year:	2016	☐ Debtor 2 only		Current value		urrent value of the
Other info		Debtor 1 and D At least one of	the debtors and another	entire property	,r pc	ortion you own?
Runnin	Totaled and Was Not g. Remains of Vehicle		s community property		\$0.00	\$0.00
Docum	by Endorsement of ent Transferring Junk ssive ~Feb. 24, 2019.	` `				
3.2 Make: Model:	Chevrolet Cobalt	Who has an interded	est in the property? Check one	the amount of a	any secured cla	or exemptions. Put aims on Schedule D: Secured by Property.
Year:	2009 ate mileage: 168 ,	☐ Debtor 2 only	Debtor 2 only	Current value entire property	of the Cu	urrent value of the ortion you own?
Other info			the debtors and another			-
	average trade-in value in fair condition.		s community property	\$1,3	300.00	\$1,300.00

Official Form 106A/B Schedule A/B: Property page 1

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De	btor 1	Killen E Burg	gess Case number (if known)
			or homes, ATVs and other recreational vehicles, other vehicles, and accessori motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	es
	No			
	∃Yes			
			the portion you own for all of your entries from Part 2, including any entries fo	
Por	4 21 Do	cariba Vaur Bargar	and Household Items	
			nal and Household Items egal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
!	<i>Exampl</i> □ No □	old goods and fulles: Major appliand Describe	urnishings ces, furniture, linens, china, kitchenware	
			Kitchen and dining room: cookware; microwave; dishes and utensils. Bedrooms: bed; dresser; sheets, towels and blankets.	\$265.00
ļ	□ No	es: Televisions ar	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners phones, cameras, media players, games	; music collections; electronic devices
			Game system; games, mobile phone and accessories	\$390.00
ı	Exampl ■ No		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; star ons, memorabilia, collectibles	mp, coin, or baseball card collections;
ı	Exampl	musical instru	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
	Yes.	Describe		
			Ice skates	\$20.00
١	□ No [′]		, shotguns, ammunition, and related equipment	
			9mm Smith & Wesson	\$100.00
ı	□ No [′]		othes, furs, leather coats, designer wear, shoes, accessories Used men's clothing	4
			Location: 4106 Old Iron Ct Apt. B, Hopewell VA 23860	\$80.00

Official Form 106A/B

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Case number (if known) Document Debtor 1 Killen E Burgess 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Π Nο Yes. Describe..... \$20.00 Watch; costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$875.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... \$40.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... PNC Bank account number x0968 \$1,473.58 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No

Institution or issuer name: ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☐ Yes. Give specific information about them

Issuer name:

Filed 03/15/19 Entered 03/15/19 12:31:32 Case 19-31379-KRH Doc 1 Document Page 14 of 54 Debtor 1 Case number (if known) Killen E Burgess 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ Yes. List each account separately. Institution name: Type of account: \$2,923.74 401(k) **Global Retirement Partners LLC** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... **Emerald Card -- 2018 Tax Refund Deposits** Via HR Block **Federal** \$1.31 Emerald Card -- 2018 Tax Refund Deposit

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

State

Via HR Block

■ No

☐ Yes. Give specific information.....

page 4

\$749.00

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Case number (if known) Debtor 1 Killen E Burgess 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No \square Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$5,187.63 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Official Form 106A/B Schedule A/B: Property page 5

Describe All Property You Own or Have an Interest in That You Did Not List Above

Part 7:

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Case number (if known) Document

Debtor 1 Killen E Burgess

53.	Do you have	other property o	f any kind you	did not already list?
-----	-------------	------------------	----------------	-----------------------

Examples: Season tickets, country club membership

63. Total of all property on Schedule A/B. Add line 55 + line 62

☐ No

Yes. Give specific information.......

Any interest in property, (including but not limited to tax refunds, lottery winnings, garnished wages, garnished accounts, preferences, personal injury proceeds), that the Debtor(s) acquires or becomes entitled to acquire within 180 days of the filing of his/her petition in bankruptcy by bequest, devise or inheritance; as a result of a property settlement agreement; or of a divorce decree; or as a beneficiary of a life insurance policy or of a death benefit plan.

\$1.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$1.00

\$7,363.63

Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$1,300.00		
57.	Part 3: Total personal and household items, line 15		\$875.00		
58.	Part 4: Total financial assets, line 36		\$5,187.63		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$1.00		
62.	Total personal property. Add lines 56 through 61	_	\$7,363.63	Copy personal property total	\$7,363.63

Official Form 106A/B Schedule A/B: Property page 6 Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Maii

Fill in this infor	rmation to identify your	case:		
Debtor 1	Killen E Burgess			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT O	F VIRGINIA	
Case number				Charlett this is a
(II KIIOWII)				Check if this is a amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are	e vou claiming?	? Check one only	. even if vour	spouse is filing with v	ou/

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2009 Chevrolet Cobalt 168,000 miles NADA average trade-in value; Vehicle	\$1,300.00		\$1,300.00	Va. Code Ann. § 34-26(8)
in fair condition. Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Kitchen and dining room: cookware; microwave; dishes and utensils.	\$265.00		\$265.00	Va. Code Ann. § 34-26(4a)
Bedrooms: bed; dresser; sheets, towels and blankets. Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
Game system; games, mobile phone and accessories	\$390.00		\$390.00	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Ice skates Line from Schedule A/B: 9.1	\$20.00		\$20.00	Va. Code Ann. § 34-4
Zino nom conceder 772.			100% of fair market value, up to any applicable statutory limit	
9mm Smith & Wesson Line from Schedule A/B: 10.1	\$100.00		\$100.00	Va. Code Ann. § 34-26(4b)
Line from Scriedule PVD. 10.1			100% of fair market value, up to any applicable statutory limit	

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Killen E Burgess Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Used men's clothing Va. Code Ann. § 34-26(4) \$80.00 \$80.00 Location: 4106 Old Iron Ct Apt. B, Hopewell VA 23860 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 11.1 Watch; costume jewelry Va. Code Ann. § 34-4 \$20.00 \$20.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash Va. Code Ann. § 34-29 \$30.00 \$40.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Cash Va. Code Ann. § 34-4 \$40.00 \$10.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: PNC Bank account** Va. Code Ann. § 34-29 \$1,473.58 \$1,105.18 number x0968 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Checking: PNC Bank account Va. Code Ann. § 34-4 \$1,473.58 \$368.40 number x0968 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 401(k): Global Retirement Partners Va. Code Ann. § 34-34 \$2.923.74 \$2,923.74 LLC Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Federal: Emerald Card -- 2018 Tax Va. Code Ann. § 34-26(9) \$1.31 \$1.31 **Refund Deposits Via HR Block** Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit State: Emerald Card -- 2018 Tax Va. Code Ann. § 34-4 \$749.00 \$749.00 **Refund Deposit Via HR Block** Line from Schedule A/B: 28.2 100% of fair market value, up to any applicable statutory limit Any interest in property, (including Va. Code Ann. § 34-4 \$1.00 \$1.00 but not limited to tax refunds, lottery winnings, garnished wages. 100% of fair market value, up to garnished accounts, preferences, any applicable statutory limit personal injury proceeds), that the Debtor(s) acquires or becomes entitled to acquire within 180 days of the filing of Line from Schedule A/B: 53.1

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Debtor 1 Killen E Burgess

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

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		1200000		
Fill in this infor	mation to identify your	case:		
Debtor 1	Killen E Burgess			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT C	F VIRGINIA	
Case number				
(if known)				☐ Check if this
				amended filin

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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		Document	Page 2	1 of 54	
Fill in this inform	nation to identify your	case:			
Debtor 1	Killen E Burgess				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	EASTERN DISTRICT OF V	IRGINIA		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Form	106E/F				
		ho Have Unsecure	d Claims		12/15
ny executory contr schedule G: Execut schedule D: Credito	racts or unexpired leases tory Contracts and Unexp ors Who Have Claims Sec tinuation Page to this pag	that could result in a claim. Als ired Leases (Official Form 106G ured by Property. If more space	so list executory (i). Do not include is needed, copy	contracts on Schedule A/B: Prope any creditors with partially secur the Part you need, fill it out, num	DRITY claims. List the other party orty (Official Form 106A/B) and on red claims that are listed in ber the entries in the boxes on the fany additional pages, write your
Part 1: List Al	l of Your PRIORITY Un	secured Claims			
1. Do any credito	rs have priority unsecure	d claims against you?			
No. Go to Pa	art 2.				
☐ Yes.					
Part 2: List Al	I of Your NONPRIORIT	Y Unsecured Claims			
3. Do any credito	rs have nonpriority unsec	cured claims against you?			
☐ No. You hav	e nothing to report in this pa	art. Submit this form to the court w	vith your other sch	edules.	
Yes.					
unsecured clain	n, list the creditor separately	/ for each claim. For each claim lis	sted, identify what	b holds each claim. If a creditor ha type of claim it is. Do not list claims a three nonpriority unsecured claims	already included in Part 1. If more still out the Continuation Page of
					Total claim
	Creditor's Name	Last 4 digits of a	account number	3860	\$398.00
7330 W	EST 33RD STREET N	NORTH When was the d	lebt incurred?	Opened 05/18	
SUITE 1	-				
	A, KS 67205 reet City State Zip Code	As of the date ye	ou file, the claim	is: Check all that apply	
	red the debt? Check one.	•	ŕ		
Debtor	1 only	☐ Contingent			
☐ Debtor	2 only	☐ Unliquidated			
☐ Debtor	1 and Debtor 2 only	☐ Disputed			
☐ At least	t one of the debtors and and	other Type of NONPR	IORITY unsecure	d claim:	
☐ Check	if this claim is for a comr				
debt	m subject to offset?			aration agreement or divorce that yo	ou did not
■ No	,			ng plans, and other similar debts	
☐ Yes		■ Other, Specify	Collection	Attorney SPEEDYCASH.C	ЮМ

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Page 22 of 54 Document Debtor 1 Killen E Burgess ase number (if known) 4.2 \$0.00 **CAPITAL ONE** Last 4 digits of account number 0176 Nonpriority Creditor's Name ATTN: BANKRUPTCY Opened 08/14 Last Active PO BOX 30285 When was the debt incurred? 5/11/18 **SALT LAKE CITY, UT 84130** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card ☐ Yes 4.3 CITIBANK/BEST BUY Last 4 digits of account number 4050 \$0.00 Nonpriority Creditor's Name ATTN: BANKRUPTCY Opened 5/11/15 Last Active PO BOX 790441 When was the debt incurred? 6/11/15 ST. LOUIS, MO 63179 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Charge Account** Other. Specify **COMENITY BANK/VICTORIA** 1318 \$301.00 4.4 **SECRET** Last 4 digits of account number Nonpriority Creditor's Name Opened 09/17 Last Active ATTN: BANKRUPTCY PO BOX 182125 6/01/18 When was the debt incurred? COLUMBUS, OH 43218 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

☐ Yes

■ No

debt

■ Other. Specify Charge Account

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Document Page 23 of 54 Debtor 1 Killen E Burgess ase number (if known) 4.5 \$4,034.00 **DISCOVER FINANCIAL** Last 4 digits of account number 4730 Nonpriority Creditor's Name Opened 04/15 Last Active PO BOX 3025 When was the debt incurred? 12/28/17 **NEW ALBANY, OH 43054** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 **ERC/ENHANCED RECOVERY CORP** Last 4 digits of account number 6598 \$565.00 Nonpriority Creditor's Name ATTN: BANKRUPTCY When was the debt incurred? **Opened 10/18** 8014 BAYBERRY ROAD **JACKSONVILLE, FL 32256** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney COMCAST CABLE** ☐ Yes Other. Specify COMMUNICATIONS 4.7 FIRST CREDIT SERVICES Last 4 digits of account number 3424 \$447.00 Nonpriority Creditor's Name Opened 4/27/18 ATTN: BANKRUPTCY When was the debt incurred? PO BOX 55 3 SCILES AVE **PISCATAWAY, NJ 08855** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 F/F

■ No

☐ Yes

 \square Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify 05 ANYTIME FITNESS MANASSAS P

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1 Killen E Burgess		Case number (if known)				
INOVA FAIROAKS HOSPITAL	Last 4 digits of account number		\$458.00			
Nonpriority Creditor's Name PO BOX 37020	When was the debt incurred?					
BALTIMORE, MD 21297		in Observation Walkers are by				
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	ів: Спеск ан тпат арріу				
_	П.,					
Debtor 1 only	Contingent					
Debtor 2 only	Unliquidated					
Debtor 1 and Debtor 2 only	Disputed					
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
Check if this claim is for a community	Student loans					
debt is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
■ No	☐ Debts to pension or profit-sharing					
Yes	■ Other. Specify Medical Se	rvices				
John Randolph Medical Ctr	Last 4 digits of account number		\$562.00			
Nonpriority Creditor's Name 411 West Randolph Rd	When was the debt incurred?					
Hopewell, VA 23860 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply				
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,					
■ Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
No	Debts to pension or profit-sharir	ng plane, and other similar debts				
		•				
□Yes	Other. Specify Medical Se	rvices				
MARCUS BY GOLDMAN SACHS	Last 4 digits of account number	8927	\$12,857.00			
Nonpriority Creditor's Name			. ,			
ATTN: BANKRUPTCY		Opened 10/21/17 Last Active				
PO BOX 45400	When was the debt incurred?	11/21/17				
SALT LAKE CITY, UT 84145 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply				
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	oncor all that apply				
■ Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Student loans					
☐ Check if this claim is for a community	☐ Obligations arising out of a separation agreement or divorce that you did not					
Is the claim subject to offset?	report as priority claims	an plane and other similar delet				
■ No	Debts to pension or profit-sharin	•				
Yes	Other. Specify Unsecured	<u> </u>				

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Document Page 25 of 54 Debtor 1 Killen E Burgess ase number (if known) 4.1 **NAVY FCU** 1625 \$9,825.00 Last 4 digits of account number Nonpriority Creditor's Name ATTN: BANKRUPTCY Opened 10/15 Last Active **PO BOX 3000** When was the debt incurred? 8/08/18 **MERRIFIELD, VA 22119** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.1 PLAZA SERVICES, LLC 2894 \$2,145.00 Last 4 digits of account number Nonpriority Creditor's Name 110 HAMMOND DRIVE Opened 1/25/19 When was the debt incurred? **SUITE 110** ATLANTA, GA 30328 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 12 CASHNETUSA ☐ Yes 4.1 **PNC BANK** 1395 \$4,220.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 07/17 Last Active ATN: BANKRUPTCY DEPARTMENT PO BOX 94982: MS: BR-YB58-01-5 When was the debt incurred? 2/02/19 **CLEVELAND, OH 44101** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No Automobile Deficiency for Sch. A/B listed ☐ Yes Other. Specify junked vehicle.

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Debio	Killen E Burgess		Case number (# known)	
4.1	Progressive Leasing	Last 4 digits of account number	Unknown	\$4,667.31
	Nonpriority Creditor's Name 256 West Data Drive	When was the debt incurred?	2017	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify Furniture P	urchase Agreement	
4.1	REG FIN 1212	Last 4 digits of account number	7151	\$1,225.00
	Nonpriority Creditor's Name	_		
	979 WEST BASTESVILLE RD GREER, SC 29650	When was the debt incurred?	Opened 1/11/18 Last Active 1/10/19	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.1	WELLS FARGO	Last 4 digits of account number	Unknown	Unknown
	Nonpriority Creditor's Name PO BOX 5058	When was the debt incurred?	2017	
	Portland, OR 97208 Number Street City State Zip Code	As of the date you file, the claim i	is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	в. Спеск ан так арру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Bank Acco	unt Deficiency	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

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Debtor 1 Killen E Burgess		Case number (if known)			
GLASSER & GLASSER PO BOX 3400 NORFOLK, VA 23514	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims			
	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?				
Hopewell GDC	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims			
100 E Broadway Ave, Hopewell, VA 23860		Part 2: Creditors with Nonpriority Unsecured Claims			
	Last 4 digits of account number				

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 41,704.31
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 41,704.31

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		17/1/11/11	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Killen E Burgess			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT C	F VIRGINIA	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2	,				
2.2	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
	-				

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		Docume	ent Page 29 d	of 54	
Fill in this	information to identify your	case:			
Debtor 1	Villan E Burgoss				
DCDIOI 1	Killen E Burgess First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	EASTERN DISTRICT O	F VIRGINIA		
0					
Case numb (if known)	per				☐ Check if this is an
					amended filing
Codebtors beople are ill it out, ar your name 1. Do y No	nd number the entries in the and case number (if known), you have any codebtors? (If y	re also liable for any deb ally responsible for supp boxes on the left. Attach . Answer every question you are filing a joint case,	olying correct informat the Additional Page t do not list either spouse	tion. If more space is ne to this page. On the top e as a codebtor.	eded, copy the Additional Page, of any Additional Pages, write
☐ Yes 3. In Coluin line Form	2 again as a codebtor only if	ors. Do not include your f that person is a guaran	spouse as a codebtor tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The area	litor to whom you owe the debt
	Name, Number, Street, City, State and ZII	P Code		Check all schedules	
				_	
3.1	Name			Schedule D, line	
'	Name			☐ Schedule E/F, lin	
				☐ Schedule G, line	
	Number Street			_	
(City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule D, line ☐ Schedule E/F, lin	
				☐ Schedule E/F, IIII	
_					
	Number Street City	State	ZIP Code		
`			0000		

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Fill	in this information to identify your c	ase:					
Del	otor 1 Killen E Bur	gess					
	otor 2						
Uni	ted States Bankruptcy Court for the	EASTERN DISTRICT	OF VIRGINIA				
Case number (If known)			-		Check if this is: An amended filing A supplement showing postpetition chapte 13 income as of the following date:		
	fficial Form 106I				MM / DD/ Y	YYY	
S	chedule I: Your Inc	ome					12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing wi	ng jointly, and your spousith you, do not include in	se is living w formation abo	ith you, included	ude information ouse. If more sp	about your ace is needed,
1.	Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job,	Employment status	■ Employed		☐ Emplo	oyed	
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not e	mployed		
	employers.	Occupation	Manager				
	Include part-time, seasonal, or self-employed work.	Employer's name	TOMS King Services	s LLC			
	Occupation may include student or homemaker, if it applies.	Employer's address	220 N Smith St, #305 Palatine, IL 60067	5			
		How long employed t	here? ~5 Months				
Par	t 2: Give Details About Mor	nthly Income					
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to report	for any line, w	rite \$0 in the	space. Include y	our non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information for a	all employers t	or that perso	on on the lines be	low. If you need
				For I	Debtor 1	For Debtor 2 non-filing sp	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$	3,069.00	\$	N/A
3.	Estimate and list monthly overt	ime pay.		3. +\$	0.00	+\$	N/A

Calculate gross Income. Add line 2 + line 3.

3,069.00

N/A

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Debtor 1		Killen E Burgess	-	Case number (if known)				
				For	Debtor 1	non-f	ebtor 2 or iling spouse	
	Сор	y line 4 here	4.	\$_	3,069.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	702.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	94.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.	\$_ \$	0.00	\$	N/A N/A	
	5g.	Union dues	5g.	\$ 	0.00	\$	N/A N/A	
	5h.	Other deductions. Specify:	5h.+	· —	0.00	· :	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	 6.	\$	796.00	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,273.00	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Amortized Federal Witholding Other monthly income. Specify: Average Sick Pay Average Bonus	8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 385.00 53.84 29.16	\$ \$	N/A N/A N/A N/A N/A N/A N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	468.00	\$	N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.					N/A = \$	2,741.00		
	Stat Inclu othe Do r Spe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depend	e to p	ay expenses listo	ed in Sc	hedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certainies					,	2,741.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?				Combine monthly	
	_	Voc Evolain:						I

			•		
Fill	in this information to identify your case:				
Deb	otor 1 Killen E Burgess		Chec	k if this is:	
Dob	otor 2		_	An amended filing	
	ouse, if filing)			A supplement snow 13 expenses as of	ving postpetition chapter the following date:
.			_		
Unit	ted States Bankruptcy Court for the: EASTERN DISTRICT OF VIRG	SINIA		MM / DD / YYYY	
1	se numbernown)				
O ₁	fficial Form 106J		I		
	chedule J: Your Expenses				12/1
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to the	are filing together, be is form. On the top of	oth are equa	ally responsible fo	or supplying correct
nur	mber (if known). Answer every question.				
Par					
1.	Is this a joint case?				
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?				
	· .				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expen</i> s	cas for Sanarata Hausa	shold of Dob	tor 2	
		ses for Separate House	eriola di Debi	101 2.	
2.	Do you have dependents? \square No				
	Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				■ No
	dependents names.	Son		3 years	☐ Yes
				_	■ No
		Daughter		4 years	☐ Yes
					□ No
		-			☐ Yes ☐ No
					☐ Yes
3.	Do your expenses include No				— 103
	expenses of people other than yourself and your dependents?				
	<u> </u>				
exp	t 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless benses as of a date after the bankruptcy is filed. If this is a sublicable date.				
• •					
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on Schedule I ficial Form 106I.)			Your exp	enses
•	•				
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgage	e 4. \$	<u> </u>	400.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		100.00
_	4d. Homeowner's association or condominium dues		4d. \$		0.00
5	Additional mortgage payments for your residence, such as	home equity loans	5 \$		0.00

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Deb	tor 1	Killen E Burgess	Case num	ber (if known)	
6.	Utilit	ies.			
٥.	6a.	Electricity, heat, natural gas	6a.	\$	300.00
	6b.	Water, sewer, garbage collection	6b.	\$	0.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	115.00
	6d.	Other. Specify:	6d.	\$	0.00
7.	Food	l and housekeeping supplies	7.	\$	500.00
8.	Child	dcare and children's education costs	8.	\$	100.00
9.	Cloth	ning, laundry, and dry cleaning	9.	\$	120.00
10.	Pers	onal care products and services	10.	\$	100.00
11.	Medi	cal and dental expenses	11.	\$	50.00
12.	Tran	sportation. Include gas, maintenance, bus or train fare.			
		ot include car payments.	12.	·	424.75
		rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	100.00
		itable contributions and religious donations	14.	\$	0.00
15.		rance.			
		ot include insurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
		Life insurance Health insurance	15a. 15b.		0.00
				·	0.00
		Vehicle insurance	15c.	· -	180.00
40		Other insurance. Specify:	15d.	\$	0.00
16.		s. Do not include taxes deducted from your pay or included in lines 4 or 20. ify: Personal property taxes on vehicles	16.	\$	29.16
		ify: Amortized Tax Prep		\$	29.16
17		illment or lease payments:		Ψ	29.10
17.		Car payments for Vehicle 1	17a.	\$	0.00
		Car payments for Vehicle 2	17b.	·	0.00
		Other. Specify:	17c.	·	0.00
		Other. Specify:	17d.	·	0.00
18		payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
10.		icted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.		r payments you make to support others who do not live with you.		\$	0.00
	Spec	ify:	19.		
20.		r real property expenses not included in lines 4 or 5 of this form or on Sche	dule I: Yo	our Income.	
	20a.	Mortgages on other property	20a.	\$	0.00
	20b.	Real estate taxes	20b.	\$	0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify: Miscelleneous	21.	+\$	100.00
22	Colo	ulate your monthly expenses			
22.		Add lines 4 through 21.		\$	2,648.07
		Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,040.07
	22C.	Add line 22a and 22b. The result is your monthly expenses.		\$	2,648.07
23.		ulate your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,741.00
		Copy your monthly expenses from line 22c above.	23b.	-\$	2,648.07
					·
	23c.	Subtract your monthly expenses from your monthly income.		•	92.93
		The result is your monthly net income.	23c.	Φ	92.93

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: In the next quarter debtor and his blended family will be moving into another residence. Estimated rent will be at least \$1,000 with utilities increasing accordingly.

In the next quarter debtor will need to replace currently totaled vehicle. Debtor's budget will then include a car payment. Previous car payment of totaled vehicle was \$315/month.

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Fill in this infor	mation to identify your	case:			
Debtor 1	Killen E Burgess				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT OF	VIRGINIA		
Case number					
(if known)					neck if this is an nended filing
Official Forr	m 106Dec				
Declarat	tion About a	an Individual	Debtor's Sc	hedules	12/15
If two married po	eople are filing togethe	r, both are equally respon	sible for supplying cor	rect information.	
You must file thi	is form whenever vou fi	le bankruptcy schedules	or amended schedules.	. Making a false statement, conce	aling property, or
obtaining money	y or property by fraud in	n connection with a bankr		n fines up to \$250,000, or impriso	
years, or both. 1	18 U.S.C. §§ 152, 1341, 1	1519, and 3571.			
Sig	n Below				
Did you pa	ly or agree to pay some	one who is NOT an attorn	ey to help you fill out b	ankruptcy forms?	
■ No					
_	Na			Attack Danier man Datitic	n Duananan'a Matian
☐ Yes. I	Name of person			Attach Bankruptcy Petitio Declaration, and Signatur	
				•	
	alty of perjury, I declare re true and correct.	that I have read the sumn	nary and schedules file	d with this declaration and	
_			v		
	en E Burgess E Burgess		X Signature of	Dehtor 2	
	re of Debtor 1		Oignature of	Dobloi 2	
Date	March 15, 2010		Date		

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31	l in this inform	nation to identify you	ır case:							
De	ebtor 1	Killen E Burges	Middle Name	Last Name						
De	ebtor 2	First Name	Middle Name	Last Name						
1	ouse if, filing)	First Name	Middle Name	Last Name						
Un	nited States Bar	nkruptcy Court for the	EASTERN DISTRICT O	OF VIRGINIA						
Ca	ise number									
	(nown)						check if this is an			
						a	mended filing			
\sim	(C: -: -	407								
	fficial For		Affaira for Indiv	iduala Eilina	for Books	untov	414			
			Affairs for Indiv				4/10			
			sible. If two married people l, attach a separate sheet t							
nur	mber (if knowr	n). Answer every que	estion.							
Pa	rt 1: Give D	etails About Your M	arital Status and Where Y	ou Lived Before						
1.	What is your	r current marital stat	us?							
	☐ Married									
	■ Not mar	ried								
2.	During the la	ast 3 years, have you	ı lived anywhere other tha	n where vou live now	1?					
	_	During the last 3 years, have you lived anywhere other than where you live now?								
	□ No	t all at the places	lived in the leat 2 veges. De	and in already rule and record	. E					
	■ Yes. Lis	t all of the places you	lived in the last 3 years. Do	not include where you	live now.					
	Debtor 1 Pri	ior Address:	Dates Debtor lived there	1 Debtor 2	Prior Address:		Dates Debtor 2 lived there			
		ron Court, Apt. B	From-To:	☐ Same a	s Debtor 1		☐ Same as Debtor 1			
	Hopewell,	VA 23860	June 2017 to Feb. 2019	0			From-To:			
	7400 Dring	ann Carall Ct	From-To:				—			
	Manassas	ess Caroll Ct , VA 20111	2015 to June 2017	☐ Same a e	s Debtor 1		☐ Same as Debtor 1 From-To:			
3.			ver live with a spouse or la lifornia, Idaho, Louisiana, N							
Siai	les and lernion	es incidde Anzona, O	alliottila, idatio, Lodisialia, i	vevada, ivew iviexico, i	dello Nico, Texe	is, washington and w	riscorisiri.)			
	■ No									
	☐ Yes. Ma	ike sure you fill out Sc	chedule H: Your Codebtors (Official Form 106H).						
Pa	rt 2 Explai	n the Sources of Yo	ur Income							
4.	Fill in the tota	al amount of income you	mployment or from operate ou received from all jobs and unlawe income that you rece	d all businesses, includ	ding part-time act	ivities.	ndar years?			
	□ No									
	_	in the details.								
	. 55. 1 111		Deliterat		5.7	0				
			Debtor 1	Grace income	Debto		Grace income			
			Sources of income Check all that apply.	Gross income (before deduction exclusions)		es of income all that apply.	Gross income (before deductions and exclusions)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Case number (if known) Document

Debtor 1 Killen E Burgess

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that app		Gross income (before deductions and exclusions)
		1 of curre	nt year until nkruptcy:	■ Wages, commissions, bonuses, tips	\$8,101.00	☐ Wages, commi bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bu	siness	
		dar year: December	31, 2018)	■ Wages, commissions, bonuses, tips	\$32,335.00	☐ Wages, commi bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bu	siness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$32,335.00	☐ Wages, commi bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a bu	siness	
! [No	Fill in the de		me from each source separat	ely. Do not include income ti	iai you iisied in iine 4	t.	
				Dalita a 4		D-1-10		
				Debtor 1 Sources of income	Gross income from	Debtor 2 Sources of incon	ne	Gross income
				Describe below.	each source (before deductions and exclusions)	Describe below.		(before deductions and exclusions)
Part	3: List	Certain Pa	yments You	Made Before You Filed for I	Bankruptcy			
_	Are eithe i □ No.	Neither De	ebtor 1 nor D	's debts primarily consumer bebtor 2 has primarily consu personal, family, or househol	mer debts. Consumer debts	s are defined in 11 U.	S.C. § 101	(8) as "incurred by an
			90 days befo	re you filed for bankruptcy, die	d you pay any creditor a tota	of \$6,425* or more?	ř.	
		□ No.	Go to line 7					
		☐ Yes	paid that cr not include	each creditor to whom you paic editor. Do not include paymen payments to an attorney for th t on 4/01/19 and every 3 years	ts for domestic support oblig his bankruptcy case.	ations, such as child	support ar	nd alimony. Also, do
ı	Yes.			r both have primarily consure you filed for bankruptcy, did		of \$600 or more?		
		□ _{No.}	Go to line 7					
		■ Yes	List below e include pay	each creditor to whom you paid ments for domestic support of this bankruptcy case.				
	Creditor'	s Name and	d Address	Dates of payme	nt Total amount	Amount you V	Vas this p	ayment for

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Case number (if known)

Debtor 1 Killen E Burgess

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe		ayment for
	PNC Bank ATN: BANKRUPTCY DEPARTMENT PO BOX 94982: MS: BR-YB58-01-5 Cleveland, OH 44101	January, February, March 2019	\$942.00	\$15,020.00	■ Car □ Credit C □ Loan Re	Card epayment rs or vendors
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any generation of 20% or	eral partners; partners of their voting	erships of which g securities; and	you are a gene d any managing	ral partner; corporations agent, including one for
	Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		r this payment
	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No Yes. List all payments to an insider Insider's Name and Address		Total amount	Amount you		r this payment
	insider's Name and Address	Dates of payment	paid	still ow		ditor's name
Par 9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No	cy, were you a party in an				
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of t	he case
	Discover Bank v. Burgess, Killen	Warrant in Debt	Hopewell GDC 100 E Broadwa Hopewell, VA 2	ay Ave,	■ Pendin □ On app □ Conclu	eal
	REGIONAL FINANCE v. Killen E Burgess GV18000998-00	Warrant in Debt	Colonial Heigh	its GDC	☐ Pendin☐ On app☐ Conclu	eal
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		rty repossessed, f	foreclosed, gar	nished, attache	ed, seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Da	ite	Value of the
		Explain what happened				property

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Page 38 of 54 Case number (if known) Document Debtor 1 Killen E Burgess 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes **List Certain Gifts and Contributions** 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? □ No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Feb. 2019 Unknown 2016 Jeep Compass **Progressive** Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was payment Address **Email or website address** made Person Who Made the Payment, if Not You ABACUS CREDIT COUNSELING 3/7/2019 \$25.00 15760 VENTURA BLVD

STE 1240

ENCINO, CA 91436

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Debtor 1 Killen E Burgess

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any transferred	Description and value of any property transferred		Amount of payment			
	Conway Law Group, PC 12934 Harbor Drive, Suite 107 Woodbridge, VA 22192 martin@conwaylegal.com	Attorney Fees \$1350 Court Fees \$335 Credit Report \$22 Homestead Deed \$22		3/6/19 - \$1740	\$1,740.00			
17.	Within 1 year before you filed for bankruptcy, d promised to help you deal with your creditors of Do not include any payment or transfer that you lis	or to make payments to your cre		or transfer any proper	ty to anyone who			
	■ No □ Yes. Fill in the details.							
	Person Who Was Paid Address	Description and value of any transferred	property	Date payment or transfer was made	Amount of payment			
	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your businclude both outright transfers and transfers made include gifts and transfers that you have already listed No	ness or financial affairs? as security (such as the granting of	, ,	,	,			
	Person Who Received Transfer	Description and value of		any property or	Date transfer was			
	Address Person's relationship to you	property transferred		payments received or debts made paid in exchange				
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust	Description and value of the p	Date Transfer was made					
Par	8: List of Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and	Storage Units					
20.	Within 1 year before you filed for bankruptcy, w sold, moved, or transferred?	vere any financial accounts or in	struments held i	n your name, or for yo	our benefit, closed,			
	Include checking, savings, money market, or or houses, pension funds, cooperatives, associat No Yes. Fill in the details.			hares in banks, credit	unions, brokerage			
		Type of account number instrumen	t cle me	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for bankruptcy	, any safe depos	it box or other deposi	tory for securities,			
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City,		contents	Do you still have it?			
		State and ZIP Code)						

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Page 40 of 54 Case number (if known) Document Debtor 1 Killen E Burgess Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

22.	riave you stored property in a storage unit or p	iace other than your nome within i	year before you med for bankruptcy	
	■ No			
	Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	rty you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Inform	ation		
For	the purpose of Part 10, the following definitions	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground		
	Site means any location, facility, or property as	•	law, whether you now own, operate, o	or utilize it or used
	to own, operate, or utilize it, including disposal			
_	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, nazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of wher	n they occurred.	
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admini	strative proceeding under any envi	ironmental law? Include settlements a	and orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11: Give Details About Your Business or Cor	nnections to Any Business		
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to any	business?
	☐ A sole proprietor or self-employed in a		•	
	☐ A member of a limited liability company			
Offici	al Form 107 Statement	of Financial Affairs for Individuals Filing	n for Rankruntev	nage

Entered 03/15/19 12:31:32 Case 19-31379-KRH Doc 1 Filed 03/15/19 Page 41 of 54 Case number (if known) Document Debtor 1 Killen E Burgess ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Killen E Burgess Signature of Debtor 2 Killen E Burgess Signature of Debtor 1 Date March 15, 2019 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

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Fill in this infor	mation to identify your	case:		
Debtor 1	Killen E Burgess			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	PF VIRGINIA	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo		n for Individu	ıals Filing Under C	Chapter 7 12/15
	lividual filing under cha	pter 7, you must fill out t ur property, or	his form if:	
You must file th	is form with the court w ever is earlier, unless th		ile your bankruptcy petition or by	the date set for the meeting of creditors, opies to the creditors and lessors you list
•	eople are filing togethe nd date the form.	r in a joint case, both are	equally responsible for supplying	g correct information. Both debtors must

Part 1: List Your Creditors Who Have Secured Claims

write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Killen E Burgess	Case number (if kno	own)
name: Descrip propert	у	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□ Yes
or any ur n the info	rmation below. Do not list real estate	rty Leases you listed in Schedule G: Executory Contracts and Unexp leases. Unexpired leases are leases that are still in effect rty lease if the trustee does not assume it. 11 U.S.C. § 365(the lease period has not yet ended.
Describe	your unexpired personal property lea	ases	Will the lease be assumed?
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: on of leased		□ No
Jnder per property t X /s/ K Kille	Sign Below nalty of perjury, I declare that I have in that is subject to an unexpired lease. Killen E Burgess en E Burgess ature of Debtor 1	ndicated my intention about any property of my estate that X Signature of Debtor 2	secures a debt and any personal
Date	March 15, 2019	Date	

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Document Page 44 of 54 United States Bankruptcy Court

Eastern	District of	Vir	ginia	

In re	Killen E Burgess		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that
1.	compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 1,350.00
	Prior to the filing of this statement I have received \$ 1,350.00
	Balance Due \$ 0.00
2.	\$335.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify)
4.	The source of compensation to be paid to me is:
	$\blacksquare \text{Debtor} \Box \text{Other} (specify)$
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Other provisions as needed: Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC
7.	522(f)(2)(A) for avoidance of liens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Case 19-31379-KRH Doc 1 Document Page 45 of 54 CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 15, 2019	/s/ Andrew S. Chen
Date	Andrew S. Chen 79562
	Signature of Attorney
	Conway Law Group, PC
	Name of Law Firm
	12934 Harbor Drive, Suite 107
	Woodbridge, VA 22192
	855-848-3011 Fax: 571-285-3334

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$5,223 (For all Cases Filed on or after 01/01/2018)

NOTICE TO DEBTOR(S), STANDING CHAPTER 13 TRUSTEE AND UNITED **STATES TRUSTEE** PURSUANT TO LOCAL BANKRUPTCY RULE 2016-1(C) AND **CLERK'S CM/ECF POLICY 9**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C), you must file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount, no later than the last day for filing objections to confirmation of the chapter 13 plan.

DDOOF OF GEDINGE

	PROOF OF SERVICE
,	this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 trustee le 2016-1(C) and the Clerk's CM/ECF Policy 9, either electronically or in paper form (first class
Date	Signature of Attorney

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Fill in this in	formation to identify your case:					rected in this form and	in Form
Debtor 1	Killen E Burgess		12	2A-1Supp):		
Debtor 2 (Spouse, if filing)			■ 1. The	re is no presi	umption of abuse	
United State	es Bankruptcy Court for the: Eastern District of	Virginia		app	olies will be m	o determine if a presultate and e under <i>Chapter 7</i>	
Case number	∍r			_	,	cial Form 122A-2).	
(if known)						does not apply now be service but it could ap	
				☐ Chec	k if this is a	n amended filing	
<u>Official</u>	Form 122A - 1						
Chapte	er 7 Statement of Your Cur	rent Mor	nthly Inc	ome			12/15
attach a sepa case number qualifying mil	te and accurate as possible. If two married people a rate sheet to this form. Include the line number to w (if known). If you believe that you are exempted fron itary service, complete and file Statement of Exemp Calculate Your Current Monthly Income	hich the addition n a presumption	nal information a of abuse becau	applies. O	n the top of ar not have prin	ny additional pages, wri narily consumer debts o	te your name and or because of
1. What i	s your marital and filing status? Check one on	ly.					
■ Not	married. Fill out Column A, lines 2-11.						
☐ Mar	ried and your spouse is filing with you. Fill ou	t both Columns	A and B, lines	2-11.			
☐ Mar	ried and your spouse is NOT filing with you. `	You and your s	spouse are:				
	iving in the same household and are not lega	lly separated. F	Fill out both Co	lumns A	and B, lines 2	2-11.	
	iving separately or are legally separated. Fill openalty of perjury that you and your spouse are leading apart for reasons that do not include evading	egally separated	d under nonbar	nkruptcy la	aw that applie	es or that you and you	
101(10A). the 6 mont	average monthly income that you received from all s For example, if you are filing on September 15, the 6-mm hs, add the income for all 6 months and divide the total wn the same rental property, put the income from that pr	onth period would by 6. Fill in the res	be March 1 throsult. Do not include	ugh Augus de any inco	t 31. If the amo	unt of your monthly incorpore than once. For examp	ne varied during ble, if both
				Column Debtor		Column B Debtor 2 or non-filing spouse	
	ross wages, salary, tips, bonuses, overtime, a deductions).	and commissio	ons (before all	\$	3,069.38	\$	
	ny and maintenance payments. Do not include n B is filled in.	payments from	a spouse if	\$	0.00	\$	
of you from ar and roo	ounts from any source which are regularly pa or your dependents, including child support. In unmarried partner, members of your household ommates. Include regular contributions from a sp . Do not include payments you listed on line 3.	Include regular, your depender	contributions nts, parents,	\$	0.00	\$	
5. Net inc	come from operating a business, profession,				_		
			otor 1				
	receipts (before all deductions)	\$ 0.00 -\$ 0.00					
	ry and necessary operating expenses		Copy here ->	. \$	0.00	\$	
	onthly income from a business, profession, or farr	n \$	Copy liere >	Ψ		Ψ	
6. Net inc	ome nom remarand other real property	Deb	otor 1				
Gross	receipts (before all deductions)	\$ 0.00					
	ry and necessary operating expenses	-\$ 0.00					
Net mo	onthly income from rental or other real property	\$ 0.00	Copy here ->	•\$	0.00	\$	
7. Interes	st, dividends, and royalties			\$	0.00	\$	

Official Form 122A-1

Case 19-31379-KRH Doc 1 Filed 03/15/19 Entered 03/15/19 12:31:32 Desc Main Page 47 of 54 Document Killen E Burgess Debtor 1 Case number (if known) Column B Column A Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For your spouse \$ 9. Pension or retirement income. Do not include any amount received that was a 0.00 \$ benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

 \$
 0.00
 \$

 \$
 0.00
 \$

 Total amounts from separate pages, if any.
 +
 \$
 0.00
 \$

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.



Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

Copy line 11 here=>

3,069.38

Multiply by 12 (the number of months in a year)

12a. Copy your total current monthly income from line 11

12b. The result is your annual income for this part of the form

x 12 12b. \$ 36,832.56

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

VA

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household.

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. **\$ 89,593.00**

14. How do the lines compare?

Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*. Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Be

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Killen E Burgess

Killen E Burgess

Signature of Debtor 1

Date March 15, 2019

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Debtor 1 Killen E Burgess Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2018 to 02/28/2019.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: TOMS King Services LLC

Income by Month:

6 Months Ago:	09/2018	\$3,230.76
5 Months Ago:	10/2018	\$3,231.00
4 Months Ago:	11/2018	\$3,231.00
3 Months Ago:	12/2018	\$2,261.53
2 Months Ago:	01/2019	\$3,231.00
Last Month:	02/2019	\$3,231.00
	Average per month:	\$3,069.38

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. AD ASTRA RECOVERY
7330 WEST 33RD STREET NORTH
SUITE 118
WICHITA, KS 67205

CAPITAL ONE ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY, UT 84130

CITIBANK/BEST BUY ATTN: BANKRUPTCY PO BOX 790441 ST. LOUIS, MO 63179

COMENITY BANK/VICTORIA SECRET ATTN: BANKRUPTCY PO BOX 182125 COLUMBUS, OH 43218

DISCOVER FINANCIAL PO BOX 3025 NEW ALBANY, OH 43054

ERC/ENHANCED RECOVERY CORP ATTN: BANKRUPTCY 8014 BAYBERRY ROAD JACKSONVILLE, FL 32256

FIRST CREDIT SERVICES ATTN: BANKRUPTCY PO BOX 55 3 SCILES AVE PISCATAWAY, NJ 08855

GLASSER & GLASSER PO BOX 3400 NORFOLK, VA 23514

Hopewell GDC 100 E Broadway Ave, Hopewell, VA 23860

INOVA FAIROAKS HOSPITAL PO BOX 37020 BALTIMORE, MD 21297

John Randolph Medical Ctr 411 West Randolph Rd Hopewell, VA 23860

MARCUS BY GOLDMAN SACHS ATTN: BANKRUPTCY PO BOX 45400 SALT LAKE CITY, UT 84145

NAVY FCU ATTN: BANKRUPTCY PO BOX 3000 MERRIFIELD, VA 22119

PLAZA SERVICES, LLC 110 HAMMOND DRIVE SUITE 110 ATLANTA, GA 30328

PNC BANK ATN: BANKRUPTCY DEPARTMENT PO BOX 94982: MS: BR-YB58-01-5 CLEVELAND, OH 44101

Progressive Leasing 256 West Data Drive Draper, UT 84020

REG FIN 1212 979 WEST BASTESVILLE RD GREER, SC 29650

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